



Appl. No. 09/811,684  
Amdt. Dated July 15, 2004  
Reply to Office Action of January 15, 2004

3628  
41

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : DEMBO, Ron et al.  
Appl. No. : 09/811,684  
Filed : March 20, 2001  
Title : Risk Management System, Distributed  
Framework and method

Grp./A.U. : 3628  
Examiner : DASS, Harish T.

Docket No. : 11483-98

RECEIVED

JUL 20 2004

GROUP 3600

Honorable Commissioner of Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

July 15, 2004

**AMENDMENT**

Sir:

This amendment is filed in response to the office action dated January 15, 2004. A request for an extension of time under 37 CFR 1.136(a) has also been included in this response.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this amendment.

**Remarks/Arguments** begin on page 10 of this amendment.